

EXHIBIT 12

EXHIBIT 12

11 N. Haskell Ste 1200

Dallas, TX 75204

PH: 214-874-2478

Fax: 866-267-9693

From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Monday, August 03, 2009 10:55 AM
To: Stephenson, Jonathan - TX
Subject: RE: OMG!! URGENT!! PLEASE!!! LONGONI

Nate,

I hate to bother you, but I have no alternative. I am absolutely unable to get any assistance from GMAC at all and now I am getting notices in my mail from some place called ETS saying my house is being sold at auction on the 18th. Why is this happening? I thought everything was going smoothly. I have NEVER received anything from GMAC. Please Nate, please help.

Thanks,

Pam

From: Stephenson, Jonathan - TX [mailto:Jonathan.Stephenson@gmacrescap.com]
Sent: Thursday, July 09, 2009 9:26 AM
To: Pam Longoni
Subject: RE: OMG!! URGENT!! PLEASE!!! LONGONI

Hi Pam,

I will e-mail Landon and have him give you a call. The Obama Modification is a program that the govt came out with in Mid April, and we started doing them in mid May. It is basically a subsidized program that allows us to drop payments down to 31% of the borrowers gross income. It allows us to be a little more aggressive with our rates and Debt forgiveness.

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
Dallas, Tx 75204
PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Thursday, July 09, 2009 11:21 AM
To: Stephenson, Jonathan - TX
Subject: RE: OMG!! URGENT!! PLEASE!!! LONGONI

Nate,

I know you are no longer with this group, but you are the only contact I have. I have NEVER received a call from Landon Huck. How can I reach him? Can you e-mail him and have him contact me? I was out of town on 7/2 ... but never had any message or anything.

What is an Obama Modification?

Thx,

P

From: Stephenson, Jonathan - TX [mailto:Jonathan.Stephenson@gmacrescap.com]
Sent: Thursday, July 09, 2009 9:10 AM

Pam Longoni

From: Stephenson, Jonathan - TX [Jonathan.Stephenson@gmacescap.com]
Sent: Thursday, July 09, 2009 9:10 AM
To: Pam Longoni
Subject: RE: OMG!! URGENT!! PLEASE!!! LONGONI

Pam,

It looks like they are trying to put you onto an Obama Modification. Your Foreclosure is on Hold. GMAC does not want to take your house. When we last talked I said that, from the information that I could gather from my old dept, this was waiting to be approved by management. I am not sure what happened with that, but when I had originally set you up it was a traditional GMAC Mod. We are now trying to put everyone into the Obama plan. Per the notes that I saw Landon Huck gave you a call on 7/02. There is an Obama pkg that you can download from www.gmacmortgage.com
Go to Resource Center
Then Go to Homeowner Help
Download the Financial Analysis PDF.
You can fax it to 866 709 4744.

There will be a check list for the items that we need. I am sure that we have most of it, but please try to send it all to be sure.

I want you to know that we will try to do everything we can before we proceed with a foreclosure. Unfortunately I can't do anything with this file myself because I am no longer with this group. I hope this helps you a little bit. Sorry for all of the confusion.

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
Dallas, Tx 75204
PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Thursday, July 09, 2009 10:31 AM
To: Stephenson, Jonathan - TX
Subject: OMG!! URGENT!! PLEASE!!! LONGONI

Nate,
I have been trying to make the \$1600 payment for SIX days, and to no avail. I finally reached financial services this morning and was told by some guy named Henry that our modification was NOT APPROVED and we owe \$19,000 some odd dollars or they will sell our house!!! He would not accept the \$1600 payment and said that was only set up for three months. Nate, you assured me that this was approved and everything would be okay. Please help. I can't get anyone at GMAC/Homecomings to understand our situation. Now what do we do? I can't lose my house. If I do, my ex will take my kids away from me.
Please e-mail or call me.

Pam Longoni, Legal Assistant to:
JOHN C. BOYDEN, ESQ.
Trickson, Thorpe & Swainston, Ltd.
39 West Arroyo Street
P.O. Box 3559
Reno, Nevada 89505

Pam Longoni

Exhibit 12 Pg 4 of 15

From: Stephenson, Jonathan - TX [Jonathan.Stephenson@gmacrescap.com]
Sent: Tuesday, June 30, 2009 9:41 AM
To: Pam Longoni
Subject: RE: Longoni

That is the way that I had it set up, however, I am not sure if that was how it was approved or not.

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
Dallas, Tx 75204
PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Tuesday, June 30, 2009 11:39 AM
To: Stephenson, Jonathan - TX
Subject: RE: Longoni

So "approved" means \$1600 a month and the principal reduction?

From: Stephenson, Jonathan - TX [mailto:Jonathan.Stephenson@gmacrescap.com]
Sent: Tuesday, June 30, 2009 9:30 AM
To: Pam Longoni
Subject: RE: Longoni

You might be able to try 1 800 799 9250.

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
Dallas, Tx 75204
PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Tuesday, June 30, 2009 11:19 AM
To: Stephenson, Jonathan - TX
Subject: RE: Longoni

Nate,
When I call the regular Homecomings 800 number, no one knows any information. Do you have any suggestion as to what department I could start with? So it was approved? Does that mean the \$1600 payment and the principal reduction?

WOW!

From: Stephenson, Jonathan - TX [mailto:Jonathan.Stephenson@gmacrescap.com]

Sent: Tuesday, June 30, 2009 9:12 AM

To: Pam Longoni

Subject: RE: Longoni

Hi Pam,

I am sorry I am not able to give you the contact info. I did, however, rcv an e-mail stating that the Mod had been approved yesterday, but that is all that I know. You may want to call in and see if you can get some more details.

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
Dallas, Tx 75204
PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]

Sent: Tuesday, June 30, 2009 11:00 AM

To: Stephenson, Jonathan - TX

Subject: RE: Longoni

Hi Nate,

Do you have any contact information for Landon? Thank you for still helping us ☺

Hope you are having a nice summer.

Pam

From: Stephenson, Jonathan - TX [mailto:Jonathan.Stephenson@gmacrescap.com]

Sent: Tuesday, June 30, 2009 7:08 AM

To: Pam Longoni

Subject: RE: Longoni

Hi Pam,

I e-mailed my old dept yesterday and they responded that the file has been sent for final management approval. The person handling the file is Landon Huck. I hope that this helps you. Good luck.

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
Dallas, Tx 75204
PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]

Sent: Monday, June 29, 2009 5:15 PM

To: Stephenson, Jonathan - TX

Subject: Longoni

Nate,

I can't seem to get a hold of anyone who knows anything about the modification you were working on. Homecomings sent me information indicating that my payment was as it was before, and the balance was the same. Please help!!!!

Pam Longoni

From: Stephenson, Jonathan - TX [Jonathan.Stephenson@gmacrescap.com]
Sent: Wednesday, May 27, 2009 8:37 AM
To: Pam Longoni
Subject: RE: Longoni Loan

Hi Pam,

I am not sure who your loan is going to be assigned to, but as soon as I find out I will let you know who you can contact.

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
Dallas, Tx 75204
PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Wednesday, May 27, 2009 10:31 AM
To: Stephenson, Jonathan - TX
Subject: RE: Longoni Loan

Hi Nate,

I feel comfortable corresponding with you re: my loan. Since you are moving to another team, should I contact someone else? I am so fearful that this won't be approved, and I will lose my house.

Thank you for all you've done.

Pam

From: Stephenson, Jonathan - TX [mailto:Jonathan.Stephenson@gmacrescap.com]
Sent: Tuesday, May 26, 2009 11:43 AM
To: Pam Longoni
Subject: RE: Longoni Loan

Hi Pam,

Hope that you are doing well. I don't have an update for you yet. You should continue to make the \$1600 pymt. We should be getting an update fairly soon. Once the decision has been made then paperwork will be sent out with the new terms. I am actually moving to a different team next week so I will not be able to help your friend, but if he just calls in someone will be able to help him with his situation. Let me know if you can think of any other questions. Have a good one!!

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
Dallas, Tx 75204
PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Tuesday, May 26, 2009 12:36 PM

Hi Nate,

Hope all is well. I will be making my third payment of \$1600 on Friday. However, I still have not received any paperwork re: the modification. Do you have any update for me? And do I still continue the \$1600 next month? I hope so. I would never be able to afford more.

I also have a friend who has a loan with Homecomings/GMAC. His situation is very similar to mine. Can I refer him to you and see if you can help him?

Thanks,

Pam Longoni, Legal Assistant to:
JOHN C. BOYDEN, ESQ.
Erickson, Thorpe & Swainston, Ltd.
99 West Arroyo Street
P.O. Box 3559
Reno, Nevada 89505
Phone: (775) 786-3930, ext. 222
Fax: (775) 786-4160
plongoni@etsreno.com



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Pam Longoni

From: Stephenson, Jonathan - TX [Jonathan.Stephenson@gmacescap.com]
Sent: Tuesday, May 05, 2009 2:10 PM
To: Pam Longoni
Subject: RE: More Longoni Drama

According to what I see we rcv'd \$1600 yesterday. You're good to go!! It doesn't look like our VP has had a chance to look at this yet, (We are swamped!!!!!!!!!!) The notes that I saw are good though (indicating that it makes sense to do the Modification). We still have 2 months before I would have to set up plan. So everything is still sort of on hold. Hope all is well. Let me know if you have any other questions.

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
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PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Tuesday, May 05, 2009 3:58 PM
To: Stephenson, Jonathan - TX
Subject: More Longoni Drama

Hi Nate,

So I made my payment of \$1600 on Friday, May 1st via Western Union. I just got a call from Homecomings stating that my payment has not been received. Can you please check for me?

Thanks,

Pam Longoni, Legal Assistant to:
JOHN C. BOYDEN, ESQ.
Erickson, Thorpe & Swainston, Ltd.
99 West Arroyo Street
P.O. Box 3559
Reno, Nevada 89505
Phone: (775) 786-3930, ext. 222
Fax: (775) 786-4160
plongoni@etsreno.com



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Pam Longoni

From: Stephenson, Jonathan - TX [Jonathan.Stephenson@gmacescap.com]
Sent: Friday, May 01, 2009 8:30 AM
To: Pam Longoni
Subject: RE: LONGONI

Hi Pam,

It looks like someone put a "Certified Funds Flag" on your acct. Basically that means that the only pymt that we can take has to be certified. I have removed that flag, could you please try one more time and see if that solved the problem. Please let me know what happens, and we'll go from there. Hope all is good.

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
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PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Friday, May 01, 2009 9:44 AM
To: Stephenson, Jonathan - TX
Subject: Re: LONGONI

Nate,
It's the pest again. I'm working from home today, and tried first thing to make my payment via online and I also called. The rep on the phone wouldn't take the payment. Please help. Last month it worked on the phone... what should I do? I have to leave the house in about 45 mins... maybe you could call me on my cell phone at 775-530-5251.
Thank you!
Pam Longoni

----- Original Message -----

From: Stephenson, Jonathan - TX
To: Pam Longoni
Sent: Tuesday, April 28, 2009 12:18 PM
Subject: RE: LONGONI

The \$186K includes \$15k in interest. So the actual principal that is being written off is around \$169K. After 5 yrs your rate will increase by no more than 1% per year. The highest that it can go is 13.875%. The principle will be gone forever. Don't worry about being a pest, that's what I'm here for!!! Let me know if you can think of anything else.

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
Dallas, Tx 75204
PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Tuesday, April 28, 2009 1:31 PM
To: Stephenson, Jonathan - TX
Subject: RE: LONGONI

Hi again,

Ok, I get it – sort of. So \$439,000 minus \$186,000 is \$253,000 (and change), not \$269,000, right? And so what happens after five years? The interest rate goes up, the principal goes back?

I know, I'm such a pest. I owe you.

Pam

From: Stephenson, Jonathan - TX [mailto:Jonathan.Stephenson@gmacescap.com]

Sent: Tuesday, April 28, 2009 11:20 AM

To: Pam Longoni

Subject: RE: LONGONI

Hi,

It has to go to higher management, due to the amount. The balance that I am showing is 439177.63. If we get this MOD approved your balance will drop to \$269,677.03 at 3% for five years.

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
Dallas, Tx 75204
PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]

Sent: Tuesday, April 28, 2009 1:15 PM

To: Stephenson, Jonathan - TX

Subject: RE: LONGONI

Hi Nate,

What has to go a little higher? Can you tell me the balance of the loan?

From: Stephenson, Jonathan - TX [mailto:Jonathan.Stephenson@gmacescap.com]

Sent: Tuesday, April 28, 2009 11:14 AM

To: Pam Longoni

Subject: RE: LONGONI

Hi Pam.

The 2316.30 is actually the escrow shortage. I have added that back into the loan already. I just took a look at the notes on your loan and it looks as if one manager looked at it and agreed that the it was a win win situation, but because it is \$186K that we are trying to write off, it has to go a little higher.

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
Dallas, Tx 75204
PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]

Sent: Tuesday, April 28, 2009 12:22 PM

Hi Nate,

I was just looking at my mortgage information on line, and it indicates the last payment of \$1600 was received, as well as the \$7.50 fee for processing. Then on April 7th, it indicates that fees in the amount of \$2,316.30 have been charged to the account. What does this mean, and am I responsible to pay that? I will be making another payment of \$1600 on Thursday.

Thanks!

Pam Longoni, Legal Assistant to:
JOHN C. BOYDEN, ESQ.
Erickson, Thorpe & Swainston, Ltd.
99 West Arroyo Street
P.O. Box 3559
Reno, Nevada 89505
Phone: (775) 786-3930, ext. 222
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Pam Longoni

From: Stephenson, Jonathan - TX [Jonathan.Stephenson@gmacescap.com]
Sent: Tuesday, April 21, 2009 2:51 PM
To: Pam Longoni
Subject: RE: Longoni

I'll let her know ☺

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
Dallas, Tx 75204
PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Tuesday, April 21, 2009 4:39 PM
To: Stephenson, Jonathan - TX
Subject: RE: Longoni

Nate,
Sorry to hear you aren't feeling well. I will wait to hear back from you. Tell that VP not to let me lose my house! Ha.
Take care,
Pam

From: Stephenson, Jonathan - TX [mailto:Jonathan.Stephenson@gmacescap.com]
Sent: Tuesday, April 21, 2009 2:36 PM
To: Pam Longoni
Subject: RE: Longoni

Hi Pam,

Sorry to take so long to get back to you, I have been out sick. I am still waiting on approval from our VP. Things are a little backed up here due to the current state of the housing market. I'll let you know as soon as I hear anything. Hope all is well.

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
Dallas, Tx 75204
PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Tuesday, April 21, 2009 4:17 PM
To: Stephenson, Jonathan - TX
Subject: FW: Longoni

From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Monday, April 20, 2009 2:22 PM
To: 'Stephenson, Jonathan - TX'
Subject: RE: Longoni

Hello Nate,

How are you? I'm just following up. I will make another payment of \$1600 next Thursday the 30th. I still have not received any documentation regarding the modification. I know you told me not to worry, but I'm just weird that way! Do you still feel confident that this will go through? I am absolutely certain that anything higher than \$1600 a month will just make it a matter of time before we would have to mail you the keys – yuck.

Have a great week.

Pam Longoni

From: Stephenson, Jonathan - TX [mailto:Jonathan.Stephenson@gmacrescap.com]
Sent: Thursday, April 02, 2009 11:23 AM
To: Pam Longoni
Subject: RE: Longoni

Your trail modification is approved, but since I am trying to write off \$176K from your loan, I need to get approval from our Vice President. There is a chance that she may come back and say no. I have done the analysis already and it seems to be a win win situation, so I am fairly confident that it will get approved for a permanent modification.

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
Dallas, Tx 75204
PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Thursday, April 02, 2009 1:16 PM
To: Stephenson, Jonathan - TX
Subject: RE: Longoni

Oh?? I thought this was a "for sure" thing. There's a chance it will not go through?

From: Stephenson, Jonathan - TX [mailto:Jonathan.Stephenson@gmacrescap.com]
Sent: Thursday, April 02, 2009 11:09 AM
To: Pam Longoni
Subject: RE: Longoni

That's great!! Your next payment is due 4/30/09 for \$1600. All that I am waiting on in order to make this a permanent change (next 5yrs) is approval from the Vice President of the Bank. I should know the outcome in the next month (ish) ☺

Thanks,

Nate Stephenson
GMAC Modification Specialist
2711 N. Haskell Ste 1200
Dallas, Tx 75204
PH: 214-874-2478
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Pam Longoni

From: Stephenson, Jonathan - TX [Jonathan.Stephenson@gmacrescap.com]
Sent: Thursday, April 02, 2009 11:23 AM
To: Pam Longoni
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Dallas, Tx 75204
PH: 214-874-2478
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Sent: Thursday, April 02, 2009 1:16 PM
To: Stephenson, Jonathan - TX
Subject: RE: Longoni

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From: Stephenson, Jonathan - TX [mailto:Jonathan.Stephenson@gmacrescap.com]
Sent: Thursday, April 02, 2009 11:09 AM
To: Pam Longoni
Subject: RE: Longoni

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Thanks,

Nate Stephenson
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2711 N. Haskell Ste 1200
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PH: 214-874-2478
Fax: 866 267 9693

From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Thursday, April 02, 2009 1:01 PM
To: Stephenson, Jonathan - TX
Subject: Longoni

Hi Nate,

So I got this weird call this a.m. at the house from Homecomings leading me through all these prompts to make the \$1600 payment. So I followed the steps and made the payment accordingly. My confirmation number is 684165546. The payment was \$1600 plus a \$7.50 transaction fee. Whew!
I'm glad that's over. And now I don't have to go hassle with Western Union.

Pam Longoni

From: Stephenson, Jonathan - TX [Jonathan.Stephenson@gmacescap.com]
Sent: Thursday, April 02, 2009 11:09 AM
To: Pam Longoni
Subject: RE: Longoni

That's great!! Your next payment is due 4/30/09 for \$1600. All that I am waiting on in order to make this a permanent change (next 5yrs) is approval from the Vice President of the Bank. I should know the outcome in the next month (ish) ☺

Thanks,

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From: Pam Longoni [mailto:plongoni@etsreno.com]
Sent: Thursday, April 02, 2009 1:01 PM
To: Stephenson, Jonathan - TX
Subject: Longoni

Hi Nate,

So I got this weird call this a.m. at the house from Homecomings leading me through all these prompts to make the \$1600 payment. So I followed the steps and made the payment accordingly. My confirmation number is 684165546. The payment was \$1600 plus a \$7.50 transaction fee. Whew!
 I'm glad that's over. And now I don't have to go hassle with Western Union.

So when is my next payment due?

Thanks for everything! You rock!

Pam Longoni, Legal Assistant to:
JOHN C. BOYDEN, ESQ.
Erickson, Thorpe & Swainston, Ltd.
99 West Arroyo Street
P.O. Box 3559
Reno, Nevada 89505
Phone: (775) 786-3930, ext. 222
Fax: (775) 786-4160
plongoni@etsreno.com



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